



mtl Accident

Personal Accident

PA Take Care



Receive income compensation
for inpatient hospitalization due to accident



Accidents can happen at any time.
When an accident happens, you need to take time off for
treatment, leading to a loss of income.

Let **PA Take Care** help you by ensuring your income
remains undisturbed, even if you have to stop working.

PA Take Care



Income compensation during inpatient hospitalization due to accident



For **ICU** hospitalization, receive compensation at **2 times**⁽¹⁾



Death benefit due to accident, up to **1 MB**⁽²⁾



Receive coverage at **2 times** in case of death due to **public accidents** such as accidents that occur in places such as skytrains, subways, elevators, shopping malls and cinemas⁽³⁾



Coverage area **24/7 worldwide**



Entry age is from **30 days – 75 years old**

Remarks:

- (1) The Company shall pay twice the income compensation during hospitalization. However, it must not exceed 7 days and the total income compensation during the hospitalization in a hospital or intensive care unit (ICU) must not exceed 365 days per injury.
- (2) For coverage plan 4
- (3) Definition of public accident is as specified in the policy.

Coverage Plan Schedule

Benefits ⁽¹⁾	Coverage Plan (Baht)			
	Plan 1	Plan 2	Plan 3	Plan 4
1. Death, total and permanent disability, dismemberment and others⁽²⁾ due to				
1.1 Accident which is <u>not due to</u> riding or being a passenger on a motorcycle, up to	300,000	500,000	700,000	1,000,000
1.2 Accident which is <u>due to</u> riding or being a passenger on a motorcycle, up to	150,000	250,000	350,000	500,000
1.3 Being murdered or physically assaulted, up to	150,000	250,000	350,000	500,000
1.4 Public accident, up to	600,000	1,000,000	1,400,000	2,000,000
2. Income compensation in case of hospitalization as an inpatient due to accident (except accident from riding or being a passenger on a motorcycle), up to⁽³⁾	900	1,500	2,100	3,000

Remarks:

- (1) Coverage area: 24/7 worldwide coverage for 1 year
- (2) Benefits of dismemberment and others including loss of eyesight, hearing and speech are according to the percentage specified in the insurance policy.
- (3) In case of medical necessity that the insured must be admitted in the intensive care unit (ICU), the Company will pay twice the income compensation during hospitalization. However, it must not exceed 7 days and the total income compensation during the hospitalization must not exceed 365 days per injury.

Premium Schedule

Occupation Class	Insurable Age	Premium/Person/Year (Baht)			
		Plan 1	Plan 2	Plan 3	Plan 4
Occupation Class 1	30 days - 60 years	660	1,150	1,550	2,200
	61 years - 65 years	805	1,400	1,880	2,670
	66 years - 70 years	1,090	1,890	2,540	3,610
	71 years - 75 years	1,650	2,870	3,870	5,490
Occupation Class 2	30 days - 60 years	990	1,650	2,310	3,300
	61 years - 65 years	1,131	1,885	2,639	3,770
	66 years - 70 years	1,413	2,355	3,297	4,710
	71 years - 75 years	1,980	3,444	4,644	6,590
Occupation Class 3	30 days - 60 years	1,343	2,238	3,133	4,475
	61 years - 65 years	1,484	2,473	3,462	4,945
	66 years - 70 years	1,766	2,943	4,120	5,885
	71 years - 75 years	2,475	4,305	5,805	8,235

Remarks:

- The Company shall not underwrite a person whose occupation is exposed to high risk for accident such as skyscraper window cleaner, professional boxer, wrestler, motorcycle taxi driver, 10-wheeler truck driver, fireman, acrobat, stunt man, jockey, horse trainer and groomer, animal trainer, diver, worker stationing at wild park, Forest (in forest), police and soldier (field operation)
- This premium is subject to change based on increasing age, individual occupation class, a company's claim experience. Setting premiums of every insurance plan must be approved by the registrar. Coverage terms and conditions are specified in the insurance policy.
- Underwriting is subject to the Company's rules.
- Premium is partially eligible for tax deduction according to the criteria specified by the Revenue Department.

Exclusions of PA Take Care from a total of 20 clauses

For example, it shall not cover any loss or damages due to or a result of either of the following causes:

- Acts of the insured while under the influence of alcohol, narcotic drugs or narcotic substances that impairs the insured's mental faculty.
The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over.
- Suicide, suicide attempt or self-inflicted injury
- Back pain as a result of Disc herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and defect, or Spondylolysis unless there is fracture or dislocation of the spine caused by accident
- War, invasion, act of foreign enemies, or warlike actions whether declared or undeclared, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, proclamation of martial law or any incident causing the proclamation or maintenance of martial law
- Terrorism, etc

Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.

Disclaimer: This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.



MUANG THAI LIFE ASSURANCE

Happier and More Special with Privileges for Our Important Customers



Muang Thai Smile Club members

Enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



MTL HEALTH BUDDY

Comprehensive Health Care Privileges for MTL Customers

Health privileges for our valued customers to consult MTL Health Buddy by calling Tel. 0 2290 2424, press 3, for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted Therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



MTL Click Application

All-in-One Services from MTL to make it easy for you, convenient anywhere and anytime

No concern about your policy. Wherever you are, you can receive our following services.

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



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